

**NATIONAL BANCSHARES, INC.**

	CPP Disbursement Date 02/27/2009	RSSD (Holding Company) 2947882	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$1,047	\$937	-10.5%		
Loans	\$599	\$601	0.3%		
Construction & development	\$35	\$30	-12.9%		
Closed-end 1-4 family residential	\$78	\$103	32.4%		
Home equity	\$12	\$11	-5.9%		
Credit card	\$0	\$0			
Other consumer	\$21	\$15	-26.8%		
Commercial & Industrial	\$126	\$129	2.2%		
Commercial real estate	\$247	\$230	-6.8%		
Unused commitments	\$66	\$82	24.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$43	\$11	-73.9%		
Asset-backed securities	\$14	\$19	31.3%		
Other securities	\$182	\$151	-17.3%		
Cash & balances due	\$126	\$76	-40.0%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$40	\$81	103.4%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$42	\$83	97.6%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$943	\$828	-12.2%		
Deposits	\$915	\$800	-12.5%		
Total other borrowings	\$25	\$25	-0.1%		
FHLB advances	\$5	\$5	0.0%		
Equity					
Equity capital at quarter end	\$104	\$109	4.8%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	-\$1	NA		
Performance Ratios					
Tier 1 leverage ratio	8.4%	10.7%	--		
Tier 1 risk based capital ratio	12.8%	14.2%	--		
Total risk based capital ratio	14.0%	15.5%	--		
Return on equity <sup>1</sup>	-126.8%	5.5%	--		
Return on assets <sup>1</sup>	-14.4%	0.6%	--		
Net interest margin <sup>1</sup>	3.2%	3.9%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	43.5%	67.0%	--		
Loss provision to net charge-offs (qtr)	82.5%	46.6%	--		
Net charge-offs to average loans and leases <sup>1</sup>	1.8%	1.4%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	21.2%	6.2%	0.2%	1.8%	--
Closed-end 1-4 family residential	3.1%	1.4%	0.4%	0.1%	--
Home equity	3.1%	3.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.2%	0.0%	1.1%	0.6%	--
Commercial & Industrial	0.5%	0.2%	0.0%	1.4%	--
Commercial real estate	6.8%	4.8%	1.0%	0.0%	--
Total loans	4.6%	2.5%	0.5%	0.4%	--